

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

UNITED STATES OF AMERICA,

Plaintiff,

vs.

CHRISTINA MARIE ELDER,

Defendant.

INDICTMENT

_____/

The Grand Jury charges:

COUNT 1
(Possession of Stolen Mail)

On or about December 27, 2018, in Kalamazoo County, in the Southern Division
of the Western District of Michigan,

CHRISTINA MARIE ELDER

unlawfully had in her possession mail which had been stolen, taken, and abstracted from
a letter box, mail receptacle, and mail route, and authorized depository for mail matter,
knowing the mail was stolen, taken, and abstracted from an unauthorized depository for
mail matter.

18 U.S.C. § 1708

18 U.S.C. § 2

COUNTS 2-7
(Financial Institution Fraud)

Between in or about December 2018 and in or about March 2021, in Kalamazoo County, in the Southern Division of the Western District of Michigan,

CHRISTINA MARIE ELDER

participated in a scheme and artifice to obtain money under the custody and control of financial institutions by means of false and fraudulent pretenses, representations, and promises.

1. As part of the scheme and artifice, CHRISTINA MARIE ELDER stole outgoing mail from residential United States mailboxes. The stolen mail included checks made payable to various payees.

2. As a part of the scheme and artifice, CHRISTINA MARIE ELDER altered some of those checks by changing the payee name and amount shown on the check.

3. As part of the scheme and artifice, CHRISTINA MARIE ELDER represented herself to be either the payor or payee identified on those checks when she was not.

4. CHRISTINA MARIE ELDER executed and attempted to execute the scheme and artifice in the following transactions:

| Count | Date Presented | Check Number | Payee | Payor | Defrauded Institution | Check Amount |
|-------|----------------|--------------|--------|------------|------------------------------|--------------|
| 2 | 12/27/18 | 4455 | Meijer | D.M & L.M. | Arbor Financial Credit Union | \$193.25 |
| 3 | 1/12/19 | 8064 | Meijer | J.J & S.J. | Lake Michigan Credit Union | \$111.84 |

| Count | Date Presented | Check Number | Payee | Payor | Defrauded Institution | Check Amount |
|-------|----------------|--------------|--------|------------------|--------------------------------------|--------------|
| 4 | 1/12/19 | 8067 | Meijer | J.J. & S.J. | Lake Michigan Credit Union | \$213.15 |
| 5 | 11/3/20 | 2263 | A.M. | B.H. & H.H. | Fifth Third Bank | \$683.00 |
| 6 | 1/8/21 | 2751 | K.C. | E.W. & J.J. | Kalamazoo County State Bank | \$968.00 |
| 7 | 3/17/21 | 867 | S.L. | L.T. Gdn of J.H. | First Community Federal Credit Union | \$952.75 |

18 U.S.C. § 1344(2)

18 U.S.C. § 20

18 U.S.C. § 2

COUNTS 8-12
(Aggravated Identity Theft)

On or about the dates identified below, in Kalamazoo County, in the Southern Division of the Western District of Michigan,

CHRISTINA MARIE ELDER

knowingly transferred, possessed, and used, without lawful authority, means of identification of other persons during and in relation to felony financial institution fraud, knowing that those means of identification belonged to other actual persons.

| Count | Date | Count Related To | Person Identified |
|-------|----------|------------------|-------------------|
| 8 | 12/27/18 | 2 | L.M. |
| 9 | 1/12/19 | 3 | S.J. |
| 10 | 1/12/19 | 4 | S.J. |
| 11 | 1/8/21 | 6 | K.C. |
| 12 | 3/17/21 | 7 | S.L. |

18 U.S.C. § 1028A(a)(1)
18 U.S.C. § 1028A(b)
18 U.S.C. § 1028A(c)(5)

A TRUE BILL



GRAND JURY FOREPERSON

ANDREW BYERLY BIRGE
United States Attorney



DAVIN M. REUST
Assistant United States Attorney